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N. MANKATO, MN 56003

August 31, 2005

Office of the Secretary Attn: OCBO
Federal Communications Commission
445 12th Street SW
Washington, DC 20554

Re: Revising the TCPA (Telephone Consumer Protection Act)

Dear Sir or Madam:

Our firm handles debt collection for business and professional firms regionally in Minnesota. While we are not a large employer, we are typical of many collection agencies - small, yet effective and economically important.

We have been in business since 1959 and have seen many changes in this industry. One of the most glaring changes is in the telecommunications area. A new generation is moving from land lines to cellular telephones.

When the TCPA was written, it did not anticipate that the new telephone communication of choice will be cellular service. There are normal and necessary business communications that should not be restricted simply because a person chooses to have a cellular phone as their contact. A FCC ruling restricting predictive dialers to contact debtors who have a business relationship is a disservice to creditors and consumers in general.



ACA

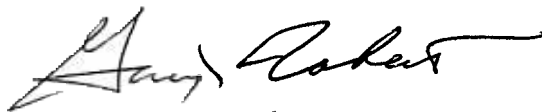
INTERNATIONAL
The Association of Credit
and Collection Professionals

Member

Please consider us in a normal course of business trying to contact a debtor who owes a creditor. Are we licensed, professional, ethical and just in our work? The answer is a resounding Yes!

Please make all efforts to restate your position to allow predictive dialers to contact debtors...be it land lines or cellular lines (it is the debtor's choice, not ours).

Thank you for your consideration

A handwritten signature in black ink, appearing to read "Gary Roberts", with a stylized flourish at the end.

Gary D. Roberts
President